

<i>SERFF Tracking Number:</i>	<i>AEGC-125936516</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Transamerica Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>41139</i>
<i>Company Tracking Number:</i>	<i>1266 & 1433</i>		
<i>TOI:</i>	<i>MS05G Group Medicare Supplement - Standard Sub-TOI:</i>	<i>MS05G.001 Plan A</i>	
	<i>Plans</i>		
<i>Product Name:</i>	<i>Transamerica Life Insurance Company (Formerly Life Investors Insurance Company of America) 2008 Annual Medicare Supplement</i>		
<i>Project Name/Number:</i>	<i>2008 Transamerica Life Insurance Company (Formerly: Life Investors Insurance Company of America) Standard Group Medicare Supplement Rates/01G</i>		

Filing at a Glance

Company: Transamerica Life Insurance Company

Product Name: Transamerica Life Insurance SERFF Tr Num: AEGC-125936516 State: ArkansasLH

Company (Formerly Life Investors Insurance
Company of America) 2008 Annual Medicare
Supplement

TOI: MS05G Group Medicare Supplement -
Standard Plans

SERFF Status: Closed

State Tr Num: 41139

Sub-TOI: MS05G.001 Plan A

Co Tr Num: 1266 & 1433

State Status: Approved-Closed

Filing Type: Rate

Co Status:

Reviewer(s): Stephanie Fowler

Authors: Carolyn Mills, Teri

Disposition Date: 01/14/2009

Schaffer, Kristina Davis

Date Submitted: 12/17/2008

Disposition Status: Approved

Implementation Date Requested: 05/01/2009

Implementation Date:

State Filing Description:

General Information

Project Name: 2008 Transamerica Life Insurance Company (Formerly: Life Investors Insurance Company of America) Standard Group Medicare Supplement Rates

Project Number: 01G

Date Approved in Domicile:

Requested Filing Mode: Review & Approval

Domicile Status Comments: The rates for this policy form in our domiciliary state of Iowa are pending.

Explanation for Combination/Other:

Market Type: Group

Submission Type: New Submission

Group Market Size: Large

Overall Rate Impact: 3.8%

Group Market Type: Association

Filing Status Changed: 01/14/2009

State Status Changed: 01/14/2009

Deemer Date:

Corresponding Filing Tracking Number:

SERFF Tracking Number: AEGC-125936516 *State:* Arkansas
Filing Company: Transamerica Life Insurance Company *State Tracking Number:* 41139
Company Tracking Number: 1266 & 1433
TOI: MS05G Group Medicare Supplement - Standard Sub-TOI: MS05G.001 Plan A
Plans
Product Name: Transamerica Life Insurance Company (Formerly Life Investors Insurance Company of America) 2008 Annual Medicare Supplement
Project Name/Number: 2008 Transamerica Life Insurance Company (Formerly: Life Investors Insurance Company of America) Standard Group Medicare Supplement Rates/01G

Filing Description:

2008 Annual Rate filing for Standard Group Medicare Supplement Policies. Life Investors Insurance Company of America Policy Form#(s): MS4100GPL-A thru MS4100GPL-J, 833-0115-7/92-AR (Plan C)

Dear Ms. Minor:

Enclosed is our rate submission for the benefits contained in the Standardized Medicare Supplement plans. This rate revision would be effective the first day of the month following 90 days from the effective date of the approval.

To aid in the rate review process, the actuarial memorandum is in line with the rate revision filing format recommended in the NAIC Medicare Supplement Model Regulations Compliance Manual.

Life Investors Insurance Company of America merged with its sister company, Transamerica Life Insurance Company, October 1, 2008.

Enclosed to complete this submission are:

- Actuarial Memorandum with Exhibit A
- Exhibit B (Experience)
- Life, Accident & Health Transmittal Document
- Projection Exhibit
- Actual to Expected Analysis

Should you have any questions or concerns, please feel free to call me at 800-233-4624 extension 5236 or our Actuary, Stephen Baloga at extension 5226. For your convenience you can email us at msapprovals@aegonusa.com. If you prefer, our fax number is 410-209-5904.

Sincerely,

SERFF Tracking Number: AEGC-125936516 State: Arkansas

Filing Company: Transamerica Life Insurance Company State Tracking Number: 41139

Company Tracking Number: 1266 & 1433

TOI: MS05G Group Medicare Supplement - Standard Sub-TOI: MS05G.001 Plan A
Plans

Product Name: Transamerica Life Insurance Company (Formerly Life Investors Insurance Company of America) 2008 Annual Medicare Supplement

Project Name/Number: 2008 Transamerica Life Insurance Company (Formerly: Life Investors Insurance Company of America) Standard Group Medicare Supplement Rates/01G

Teri Schaffer,
Actuarial Administrative Supervisor

Company and Contact

Filing Contact Information

Carolyn Mills, Assistant Actuarial Statistician cemills@aegonusa.com
520 Park Avenue (410) 209-5644 [Phone]
Baltimore, MD 21201 (410) 209-5904[FAX]

Filing Company Information

Transamerica Life Insurance Company	CoCode: 86231	State of Domicile: Iowa
4333 Edgewood Road NE	Group Code: 468	Company Type: Life and Health
Cedar Rapids, IA 52499	Group Name:	State ID Number:
(800) 233-4624 ext. [Phone]	FEIN Number: 39-0989781	

Filing Fees

Fee Required? Yes

Fee Amount: \$50.00

Retaliatory? No

Fee Explanation:

Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Transamerica Life Insurance Company	\$50.00	12/17/2008	24582536
Transamerica Life Insurance Company	\$500.00	01/06/2009	24839278

SERFF Tracking Number: AEGC-125936516 State: Arkansas

Filing Company: Transamerica Life Insurance Company State Tracking Number: 41139

Company Tracking Number: 1266 & 1433

TOI: MS05G Group Medicare Supplement - Standard Sub-TOI: MS05G.001 Plan A
Plans

Product Name: Transamerica Life Insurance Company (Formerly Life Investors Insurance Company of America) 2008 Annual Medicare Supplement

Project Name/Number: 2008 Transamerica Life Insurance Company (Formerly: Life Investors Insurance Company of America) Standard Group Medicare Supplement Rates/01G

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved	Stephanie Fowler	01/14/2009	01/14/2009
Filing Notes			
Subject	Note Type	Created By	Created On Date Submitted
Filing Fees	Note To Reviewer	Teri Schaffer	01/06/2009 01/06/2009
Filing Fees	Note To Filer	Stephanie Fowler	12/17/2008 12/17/2008
Filing Fees	Note To Reviewer	Carolyn Mills	12/17/2008 12/17/2008
Additional Filing Fees	Note To Filer	Stephanie Fowler	12/17/2008 12/17/2008

SERFF Tracking Number: AEGC-125936516 State: Arkansas

Filing Company: Transamerica Life Insurance Company State Tracking Number: 41139

Company Tracking Number: 1266 & 1433

TOI: MS05G Group Medicare Supplement - Standard Plans Sub-TOI: MS05G.001 Plan A

Product Name: Transamerica Life Insurance Company (Formerly Life Investors Insurance Company of America) 2008 Annual Medicare Supplement

Project Name/Number: 2008 Transamerica Life Insurance Company (Formerly: Life Investors Insurance Company of America) Standard Group Medicare Supplement Rates/01G

Disposition

Disposition Date: 01/14/2009

Implementation Date:

Status: Approved

Comment: We have approved the requested 7% rate increase for Plans A, B, C, D, E, F and G. There was not an increase requested for Plans H, I or J. This approval is subject to the following:

Increases will not be given more frequently than once in a twelve-month period.

Company Name:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Premium:	Maximum % Change (where required):	Minimum % Change (where required):	Overall % Indicated Change:
Transamerica Life Insurance Company	3.800%	\$9,756	89	\$256,725	3.800%	3.800%	3.800%

SERFF Tracking Number: AEGC-125936516 State: Arkansas

Filing Company: Transamerica Life Insurance Company State Tracking Number: 41139

Company Tracking Number: 1266 & 1433

TOI: MS05G Group Medicare Supplement - Standard Sub-TOI: MS05G.001 Plan A
Plans

Product Name: Transamerica Life Insurance Company (Formerly Life Investors Insurance Company of America) 2008 Annual Medicare Supplement

Project Name/Number: 2008 Transamerica Life Insurance Company (Formerly: Life Investors Insurance Company of America) Standard Group Medicare Supplement Rates/01G

Item Type	Item Name	Item Status	Public Access
Supporting Document	Health - Actuarial Justification	Approved	No
Supporting Document	Uniform transmittal	Accepted for Informational Purposes	Yes
Rate	Rates	Approved	Yes
Rate	Rates	Approved	Yes
Rate	Rates	Approved	Yes
Rate	Rates	Approved	Yes
Rate	Rates	Approved	Yes
Rate	Rates	Approved	Yes
Rate	Rates	Approved	Yes
Rate	Rates	Approved	Yes
Rate	Rates	Approved	Yes
Rate	Rates	Approved	Yes

SERFF Tracking Number:	AEGC-125936516	State:	Arkansas
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Company Tracking Number:	1266 & 1433		
TOI:	MS05G Group Medicare Supplement - Standard	Sub-TOI:	MS05G.001 Plan A
	Plans		
Product Name:	Transamerica Life Insurance Company (Formerly Life Investors Insurance Company of America) 2008 Annual Medicare Supplement		
Project Name/Number:	2008 Transamerica Life Insurance Company (Formerly: Life Investors Insurance Company of America) Standard Group Medicare Supplement Rates/01G		

Note To Reviewer

Created By:

Teri Schaffer on 01/06/2009 09:33 AM

Subject:

Filing Fees

Comments:

Dear Ms. Fowler:

In response to your note, additional filing fees in the amount of \$500 has been submitted via EFT.

Any questions, please feel free to contact our office.

SERFF Tracking Number:	AEGC-125936516	State:	Arkansas
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TOI:	MS05G Group Medicare Supplement - Standard	Sub-TOI:	MS05G.001 Plan A
	Plans		
Product Name:	Transamerica Life Insurance Company (Formerly Life Investors Insurance Company of America) 2008 Annual Medicare Supplement		
Project Name/Number:	2008 Transamerica Life Insurance Company (Formerly: Life Investors Insurance Company of America) Standard Group Medicare Supplement Rates/01G		

Note To Reviewer

Created By:

Carolyn Mills on 12/17/2008 01:10 PM

Subject:

Filing Fees

Comments:

Dear Ms. Fowler,

The filing fee in the amount of \$50.00 was sent EFT today.

Thank you,
Carolyn Mills

SERFF Tracking Number:	AEGC-125936516	State:	Arkansas
Filing Company:	Transamerica Life Insurance Company	State Tracking Number:	41139
Company Tracking Number:	1266 & 1433		
TOI:	MS05G Group Medicare Supplement - Standard	Sub-TOI:	MS05G.001 Plan A
	Plans		
Product Name:	Transamerica Life Insurance Company (Formerly Life Investors Insurance Company of America) 2008 Annual Medicare Supplement		
Project Name/Number:	2008 Transamerica Life Insurance Company (Formerly: Life Investors Insurance Company of America) Standard Group Medicare Supplement Rates/01G		

Note To Filer

Created By:

Stephanie Fowler on 12/17/2008 10:40 AM

Subject:

Additional Filing Fees

Comments:

Please note that AR R&R 57, s 5, II, (a)(2) requires a \$50.00 filing fee for each different Medicare plan.

SERFF Tracking Number:	AEGC-125936516	State:	Arkansas
Filing Company:	Transamerica Life Insurance Company	State Tracking Number:	41139
Company Tracking Number:	1266 & 1433		
TOI:	MS05G Group Medicare Supplement - Standard Plans	Sub-TOI:	MS05G.001 Plan A
Product Name:	Transamerica Life Insurance Company (Formerly Life Investors Insurance Company of America) 2008 Annual Medicare Supplement		
Project Name/Number:	2008 Transamerica Life Insurance Company (Formerly: Life Investors Insurance Company of America) Standard Group Medicare Supplement Rates/01G		

Rate Information

Rate data applies to filing.

Filing Method:	serff
Rate Change Type:	Increase
Overall Percentage of Last Rate Revision:	3.600%
Effective Date of Last Rate Revision:	04/01/2008
Filing Method of Last Filing:	paper

Company Rate Information

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Premium:	Maximum % Change (where required):	Minimum % Change (where required):
Transamerica Life Insurance Company	3.800%	3.800%	\$9,756	89	\$256,725	3.800%	3.800%

SERFF Tracking Number: AEGC-125936516 State: Arkansas

Filing Company: Transamerica Life Insurance Company State Tracking Number: 41139

Company Tracking Number: 1266 & 1433

TOI: MS05G Group Medicare Supplement - Standard Sub-TOI: MS05G.001 Plan A
Plans

Product Name: Transamerica Life Insurance Company (Formerly Life Investors Insurance Company of America) 2008 Annual Medicare Supplement

Project Name/Number: 2008 Transamerica Life Insurance Company (Formerly: Life Investors Insurance Company of America) Standard Group Medicare Supplement Rates/01G

Rate/Rule Schedule

Review Status:	Document Name:	Affected Form Numbers: (Separated with commas)	Rate Action:	Rate Action Information:	Attachments
Approved	Rates	MS4100GPL-A	Revised		exhibitA.pdf
Approved	Rates	MS4100GPL-B	Revised		
Approved	Rates	MS4100GPL-C	Revised		
Approved	Rates	MS4100GPL-D	Revised		
Approved	Rates	MS4100GPL-E	Revised		
Approved	Rates	MS4100GPL-F	Revised		
Approved	Rates	MS4100GPL-G	Revised		
Approved	Rates	MS4100GPL-H	Revised		
Approved	Rates	MS4100GPL-I	Revised		
Approved	Rates	MS4100GPL-J	Revised		
Approved	Rates	833-0115-7/92-AR (Plan C)	Revised		

Exhibit A
Transamerica Life Insurance Company
Formerly Life Investors Insurance Company

Mass Marketed Standard Group Medicare Supplement
Premium Rates Issued Prior To 09/01/2005
State of Arkansas

Current Monthly Premium Rates

Composite Age	Plan A	Plan B	Plan C	Plan D	Plan E	Plan F	Plan G
65 & Up	97	241	261	262	171	230	176

Proposed Rate Change

	Plan A	Plan B	Plan C	Plan D	Plan E	Plan F	Plan G
All Ages	7.0%	7.0%	7.0%	7.0%	7.0%	7.0%	7.0%

Proposed Monthly Premium Rates

Composite Age	Plan A	Plan B	Plan C	Plan D	Plan E	Plan F	Plan G
65 & Up	104	258	280	281	183	246	189

	Annual	Semi-Annual	Quarterly	Monthly	Auto-Monthly
Modal Factors	11.000	5.760	3.000	1.000	0.920

Exhibit A
Transamerica Life Insurance Company
Formerly Life Investors Insurance Company

Mass Marketed Standard Group Medicare Supplement
Premium Rates Issued Prior To 09/01/2005
State of Arkansas

Current Monthly Premium Rates

Composite Age	Plan H	Plan H ND	Plan I	Plan I ND	Plan J	Plan J ND
65 & Up	453	336	459	340	594	371

Proposed Rate Change

	Plan H	Plan H ND	Plan I	Plan I ND	Plan J	Plan J ND
All Ages	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%

Proposed Monthly Premium Rates

Composite Age	Plan H	Plan H ND	Plan I	Plan I ND	Plan J	Plan J ND
65 & Up	453	336	459	340	594	371

	Annual	Semi-Annual	Quarterly	Monthly	Auto-Monthly
Modal Factors	11.000	5.760	3.000	1.000	0.920

Exhibit A
Transamerica Life Insurance Company
Formerly Life Investors Insurance Company

Mass Marketed Standard Group Medicare Supplement
Premium Rates Issued After 09/01/2005
State of Arkansas

Current Monthly Premium Rates

Composite Age	Plan A	Plan B	Plan C	Plan D	Plan E	Plan F	Plan G
65 & Up	87	140	153	153	153	166	158

Proposed Rate Change

	Plan A	Plan B	Plan C	Plan D	Plan E	Plan F	Plan G
All Ages	7.0%	7.0%	7.0%	7.0%	7.0%	7.0%	7.0%

Proposed Monthly Premium Rates

Composite Age	Plan A	Plan B	Plan C	Plan D	Plan E	Plan F	Plan G
65 & Up	93	150	163	163	163	178	169

	Annual	Semi-Annual	Quarterly	Monthly	Auto-Monthly
Modal Factors	11.000	5.760	3.000	1.000	0.920

Exhibit A
Transamerica Life Insurance Company
Formerly Life Investors Insurance Company

Mass Marketed Standard Group Medicare Supplement
Premium Rates Issued After 09/01/2005
State of Arkansas

Current Monthly Premium Rates

Composite Age	Plan H	Plan H ND	Plan I	Plan I ND	Plan J	Plan J ND
65 & Up	394	293	399	296	516	322

Proposed Rate Change

	Plan H	Plan H ND	Plan I	Plan I ND	Plan J	Plan J ND
All Ages	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%

Proposed Monthly Premium Rates

Composite Age	Plan H	Plan H ND	Plan I	Plan I ND	Plan J	Plan J ND
65 & Up	394	293	399	296	516	322

	Annual	Semi-Annual	Quarterly	Monthly	Auto-Monthly
Modal Factors	11.000	5.760	3.000	1.000	0.920

Exhibit A
Transamerica Life Insurance Company
Formerly Life Investors Insurance Company

Mass Marketed Standard Group Medicare Supplement
Premium Rates AMA Business
State of Arkansas

Current Monthly Premium Rates

Composite Age	Plan A	Plan E
65 & Up	1,124	1,883

Proposed Rate Change

	Plan A	Plan E
All Ages	7.0%	7.0%

Proposed Monthly Premium Rates

Composite Age	Plan A	Plan E
65 & Up	1,203	2,015

	Annual	Semi-Annual	Quarterly	Monthly	Auto-Monthly
Modal Factors	11.000	5.760	3.000	1.000	0.920

Exhibit A
Transamerica Life Insurance Company
Formerly Life Investors Insurance Company

Mass Marketed Standard Group Medicare Supplement
Premium Rates AMA Business
State of Arkansas

Current Monthly Premium Rates

Composite Age	Plan J	Plan J ND
65 & Up	5,998	3,755

Proposed Rate Change

	Plan J	Plan J ND
All Ages	0.0%	0.0%

Proposed Monthly Premium Rates

Composite Age	Plan J	Plan J ND
65 & Up	5,998	3,755

	Annual	Semi-Annual	Quarterly	Monthly	Auto-Monthly
Modal Factors	11.000	5.760	3.000	1.000	0.920

Exhibit A
Transamerica Life Insurance Company
Formerly Life Investors/Academy Insurance Company

Mass Marketed Standard Group Medicare Supplement
Premium Rates
State of Arkansas
Policy Forms: 833-0115-7/92

Current Monthly Premium Rates

Composite Age	Plan C
Under 65	412.92
65 & Up	412.92

Proposed Rate Change

	Plan C
All Ages	7.0%

Proposed Monthly Premium Rates

Composite Age	Plan C
Under 65	441.82
65 & Up	441.82

	Annual	Semi-Annual	Quarterly	Monthly
Modal Factors	11.000	5.500	2.750	1.000

SERFF Tracking Number: AEGC-125936516 State: Arkansas
Filing Company: Transamerica Life Insurance Company State Tracking Number: 41139
Company Tracking Number: 1266 & 1433
TOI: MS05G Group Medicare Supplement - Standard Sub-TOI: MS05G.001 Plan A
Plans
Product Name: Transamerica Life Insurance Company (Formerly Life Investors Insurance Company of America) 2008 Annual Medicare Supplement
Project Name/Number: 2008 Transamerica Life Insurance Company (Formerly: Life Investors Insurance Company of America) Standard Group Medicare Supplement Rates/01G

Supporting Document Schedules

Review Status:
Satisfied -Name: Health - Actuarial Justification **Approved** 01/14/2009
Comments:
Actuarial memorandum
Exhibit B
Projections
Actual to expected analysis
Attachment:
actmemo_w_supporting docs.pdf

Review Status:
Satisfied -Name: Uniform transmittal **Accepted for Informational** 01/14/2009
Comments:
Attachment:
uniform_transmittal.pdf

Transamerica Life Insurance Company
Formerly Life Investors Insurance Company
Standard Group Medicare Supplement
2008 Annual Rate Filing
Arkansas

Purpose and Scope of Filing

The purpose and scope of this filing is to request a rate revision and demonstrate compliance with loss ratio standards.

As there is a difference in trend assumptions, our experience is pooled by two groupings, non-drug plans and drug plans. However, for rating purposes, please note that for Plans H, I, and J, all experience is pooled together, regardless of whether or not drug benefits continue to be provided.

The rate revision below will apply uniformly to all insureds whose policy was issued in your state.

State Rate Revision

Plans A-G	Plans H-J	Plans H-J W/O R/X
7%	0%	0%

General Description

- Policy Form Number(s):

MS4100GPL-A	MS4100GPL-B	MS4100GPL-C
MS4100GPL-D	MS4100GPL-E	MS4100GPL-F
MS4100GPL-G	MS4100GPL-H	MS4100GPL-I
MS4100GPL-J	833-0115-7/92-AR (Plan C)	
- Benefits: These policies offer coverage of Medicare approved benefits under the NAIC Medicare Supplement Insurance Standard Model Act.
- Renewal Provision: Guaranteed Renewable
- Marketing Method: Mass Marketed
- Underwriting Method: Guaranteed Issue & Champus Supplement (policy forms formerly written by Academy)
- Pre-Ex Condition: Six month pre-existing condition exclusion
- Issue Age Limits: Applicants age 65 and over who are eligible for Medicare.
- Premium Basis: All premiums are based on composite age.
- Domiciliary Status: The rates for this policy form in our domiciliary state of Iowa are pending.

Transamerica Life Insurance Company
Formerly Life Investors Insurance Company
Standard Group Medicare Supplement
2008 Annual Rate Filing
Arkansas

Other

These policy forms represent an open block of business for policy forms **MS4100GPL only**.

Modal Factors:

MS4100GPL – Series

Mode	Factor
Annual	11.000
Semi-Annual	5.760
Quarterly	3.000
Monthly	1.000
Auto-Monthly	0.920

833-0115-7/92 - Series

Mode	Factor
Annual	11.000
Semi-Annual	5.500
Quarterly	2.750
Monthly	1.000

Rate Methodology / Assumptions

To determine the rates proposed for this year's filing, we assumed a trend rate of 5.6% for the non-drug plans, and a trend rate of 6.0% for the drug plans. We then examined our experience using our most current data, claims paid and premiums collected through June 30, 2008, as of August 31, 2008.

The most recent two incurred months are omitted, as this data is not yet credible. Actual loss ratios for the most recent calendar year were compared to expected loss ratios for that period and actual loss ratios inception to date were compared to expected loss ratios on that basis.

Other Assumptions

Compensation: **MS4100GPL- Series:** A maximum of 7% level as a percent of original premium.

833-0115-7/92 – Series: No Compensation

Lapse Rates: All Years 10.0%

Mortality/Morbidity: Claim data was developed from actual company experience. This data was supplemented by trend information from Milliman USA.

Interest: Assumed rate of 5.0%

Expense: Maintenance - 9.5% (Acquisition - 2.0% Marketing - 2.0% Applies to the **MS4100GPL – Series only, still marketing**)

Transamerica Life Insurance Company
Formerly Life Investors Insurance Company
Standard Group Medicare Supplement
2008 Annual Rate Filing
Arkansas

Rates and Rating Factors

Please refer to Exhibit A for both the current and proposed rate schedules. This rate revision would be effective the first day of the month following 90 days from the effective date of the approval. As required in your state rate increases will not be implemented any sooner than 12 months from the previous effective date.

Rate History

The rate increases implemented in your state since inception, are as follows:

Policy Forms: MS4100GPL

Approval Date	Plan A	Plan B	Plan C	Plan D	Plan E	Plan F	Plan G
12/1/1993	10.20%	9.20%	8.20%	8.30%	8.00%	7.80%	8.00%
3/1/1995	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
12/1/1996	-10.00%	-10.00%	-10.00%	-10.00%	-10.00%	-10.00%	-10.00%
12/2/1996	-1.70%	0.00%	0.00%	0.00%	-3.10%	0.00%	0.00%
3/1/1998	10.50%	8.60%	15.00%	12.40%	12.10%	8.50%	8.50%
7/29/1999	17.80%	17.80%	17.80%	17.80%	17.80%	17.80%	17.80%
5/17/2000	29.00%	29.00%	29.00%	29.00%	29.00%	29.00%	29.00%
6/27/2001	0.00%	29.00%	29.00%	20.00%	0.00%	12.00%	0.00%
5/10/2002	0.00%	33.00%	19.00%	33.00%	0.00%	10.00%	0.00%
6/24/2003	8.50%	8.50%	8.50%	8.50%	8.50%	8.50%	8.50%
8/24/2004	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
3/17/2005	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
9/5/2006	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%
12/12/2007	6.70%	6.70%	6.70%	6.70%	6.70%	6.70%	6.70%

Policy Forms: 833-0115-7/92

Approval Date	Plan H	Plan H ND	Plan I	Plan I ND	Plan J	Plan J ND
12/1/1993	9.80%	0.00%	8.90%	0.00%	8.10%	0.00%
3/1/1995	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
12/1/1996	-18.50%	0.00%	-18.50%	0.00%	-28.50%	0.00%
12/2/1996	0.00%	0.00%	0.00%	0.00%	-8.40%	0.00%
3/1/1998	25.00%	0.00%	9.20%	0.00%	10.10%	0.00%
7/29/1999	29.00%	0.00%	29.00%	0.00%	29.00%	0.00%
5/17/2000	29.00%	0.00%	29.00%	0.00%	29.00%	0.00%
6/27/2001	33.00%	0.00%	33.00%	0.00%	33.00%	0.00%
5/10/2002	33.00%	0.00%	33.00%	0.00%	33.00%	0.00%
6/24/2003	22.00%	0.00%	22.00%	0.00%	22.00%	0.00%
8/24/2004	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
3/17/2005	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
9/5/2006	0.00%	6.00%	0.00%	6.00%	0.00%	6.00%
12/12/2007	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%

For Use In	Plan C
1993	0.00%
1994	0.00%
1995	25.00%
1996	0.00%
1997	0.00%
1998	0.00%
1999	0.00%
2000	25.00%
2001	29.00%
2002	33.00%
2003	33.00%
2004	16.00%
2005	0.00%
2006	6.10%
2007	6.70%

** The second rate decrease in 1996 applied only to the closed block of business assumed from the AMA.

Transamerica Life Insurance Company
Formerly Life Investors Insurance Company
Standard Group Medicare Supplement
2008 Annual Rate Filing
Arkansas

Estimated Average Annual Premium Rate/In Force Policy Counts

The estimated new business average premium and the total number of lives covered, for your state, as well as the nationwide number of lives covered, as of August 31, 2008 is as follows:

Form Number	Plan Name	Average Annual Premium	State Number of Lives	Nationwide Number of Lives
MS4100GPL-A	Plan A	1,118	10	1,297
MS4100GPL-B	Plan B	1,801	2	512
MS4100GPL-C & 833-0115-7/92-AR (Plan C)	Plan C	1,961	11	6,872
MS4100GPL-D	Plan D	1,961	1	700
MS4100GPL-E	Plan E	1,961	3	852
MS4100GPL-F	Plan F	2,135	34	14,627
MS4100GPL-G	Plan G	2,033	3	703
MS4100GPL-H	Plan H	4,728	2	154
MS4100GPL-H (ND)	Plan H ND	3,511	0	180
MS4100GPL-I	Plan I	4,788	5	386
MS4100GPL-I (ND)	Plan I ND	3,549	4	542
MS4100GPL-J	Plan J	6,192	6	1,122
MS4100GPL-J (ND)	Plan J ND	3,867	8	1,293
Total Lives			89	29,240

Historical Earned Premium and Incurred Claims

Historical earned premium and incurred claims, along with expected earned premium and incurred claims are presented in the enclosed Projection Exhibit. Durational experience is presented in the enclosed Actual to Expected Analysis.

All historical experience from policy forms formerly written by Academy Life and Life Investors has been combined in this filing submission.

Transamerica Life Insurance Company
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Loss Ratio Projection

We expect the ratio of the present value of all future benefits to the present value of all future premiums to be 75.0% for each benefit this year and all future years.

Since there are a total of 89 insureds in your state, claim experience is not credible. As a result, our experience adjustments are based on nationwide experience.

We have adjusted our Nationwide data on the Projection Exhibit to reflect the increases that have not yet been implemented. This is what is meant by the term Current Rate Level (CRL). A separate section on the projection has been added to show this adjustment.

Actuarial Certification

To the best of my knowledge and judgment, the following are true with respect to this Medicare Supplement rate filing:

- the assumptions present my best judgment as to the expected value for each assumption and are consistent with Transamerica's business plan at the time of the filing;
- the anticipated lifetime loss ratio, future loss ratios, and third year loss ratios all equal or exceed the applicable ratio;
- the filed rates maintain the proper relationship between policies which had different rating methodologies;
- the filing was prepared based on current standards of practice as promulgated by the Actuarial Standards Board;
- the filing is in compliance with the applicable laws and regulations in the state; and
- the rates are reasonable in relationship to the benefits.



Stephen Baloga, A.S.A., M.A.A.A.
Assistant Vice President and Actuary
520 Park Avenue
Baltimore, MD 21201-4500
800-233-4624

Exhibit B
Transamerica Life Insurance Company
Formerly Life Investors Insurance Company
Historical Earned Premium and Incurred Claims
Standard Group Medicare Supplement

Plan A - Arkansas Experience Exhibit

Calendar Year	Earned Premium	Incurred Claims	Loss Ratio
1992	0	0	0.00%
1993	56	0	0.00%
1994	695	4	0.6%
1995	1,575	376	23.8%
1996	2,329	564	24.2%
1997	4,293	669	15.6%
1998	8,082	4,497	55.6%
1999	13,935	8,394	60.2%
2000	18,022	8,540	47.4%
2001	17,089	10,239	59.9%
2002	9,434	3,747	39.7%
2003	9,519	1,792	18.8%
2004	12,118	2,611	21.5%
2005	14,263	5,391	37.8%
2006	12,973	9,422	72.6%
2007	11,684	2,564	21.9%
Thru 6/2008	5,358	1,905	35.5%
Total Plan	141,425	60,715	42.9%

Plan A - Nationwide Experience Exhibit

Calendar Year	Earned Premium	Incurred Claims	Loss Ratio
1992	379	0	0.00%
1993	95,379	53,521	56.1%
1994	199,386	104,384	52.4%
1995	279,490	182,023	65.1%
1996	416,864	202,473	48.6%
1997	562,940	369,449	65.6%
1998	752,289	506,765	67.4%
1999	1,019,184	685,909	67.3%
2000	1,246,296	960,657	77.1%
2001	1,489,563	936,940	62.9%
2002	1,469,051	880,013	59.9%
2003	1,590,437	987,237	62.1%
2004	1,704,595	1,146,274	67.2%
2005	1,763,749	1,461,329	82.9%
2006	1,639,785	1,563,043	95.3%
2007	1,639,155	1,162,920	70.9%
Thru 6/2008	829,102	538,673	65.0%
Total Plan	16,697,645	11,741,608	70.3%

Exhibit B
Transamerica Life Insurance Company
Formerly Life Investors Insurance Company
Historical Earned Premium and Incurred Claims
Standard Group Medicare Supplement

Plan B - Arkansas Experience Exhibit

Calendar Year	Earned Premium	Incurred Claims	Loss Ratio
1992	0	0	0.00%
1993	1,347	3,822	283.7%
1994	6,912	7,450	107.8%
1995	6,355	4,125	64.9%
1996	6,436	4,082	63.4%
1997	5,897	1,185	20.1%
1998	8,575	3,774	44.0%
1999	15,052	7,839	52.1%
2000	16,369	21,220	129.6%
2001	15,338	19,321	126.0%
2002	4,728	2,872	60.7%
2003	4,016	2,710	67.5%
2004	3,198	666	20.8%
2005	704	1,313	186.4%
2006	2,738	1,647	60.2%
2007	2,892	904	31.3%
Thru 6/2008	1,496	2,105	140.7%
Total Plan	102,054	85,034	83.3%

Plan B - Nationwide Experience Exhibit

Calendar Year	Earned Premium	Incurred Claims	Loss Ratio
1992	0	0	0.00%
1993	231,632	268,217	115.8%
1994	318,755	301,018	94.4%
1995	344,117	299,721	87.1%
1996	394,171	322,530	81.8%
1997	624,432	449,387	72.0%
1998	861,611	884,466	102.7%
1999	1,144,688	950,786	83.1%
2000	1,352,841	1,110,326	82.1%
2001	1,401,943	1,120,464	79.9%
2002	882,860	696,855	78.9%
2003	925,615	668,783	72.3%
2004	981,577	786,803	80.2%
2005	1,003,166	858,950	85.6%
2006	963,436	887,325	92.1%
2007	905,100	720,918	79.7%
Thru 6/2008	441,312	394,633	89.4%
Total Plan	12,777,255	10,721,180	83.9%

Exhibit B
Transamerica Life Insurance Company
Formerly Life Investors Insurance Company
Historical Earned Premium and Incurred Claims
Standard Group Medicare Supplement

Plan C - Arkansas Experience Exhibit

Calendar Year	Earned Premium	Incurred Claims	Loss Ratio
1992	0	0	0.00%
1993	12,277	20,415	166.3%
1994	36,147	39,981	110.6%
1995	38,175	30,571	80.1%
1996	40,074	39,226	97.9%
1997	45,350	35,699	78.7%
1998	67,995	55,551	81.7%
1999	84,406	94,399	111.8%
2000	101,291	83,585	82.5%
2001	102,666	82,562	80.4%
2002	53,196	25,413	47.8%
2003	51,659	22,299	43.2%
2004	42,947	33,342	77.6%
2005	40,392	29,549	73.2%
2006	33,420	12,019	36.0%
2007	33,262	17,460	52.5%
Thru 6/2008	15,567	4,910	31.5%
Total Plan	798,824	626,981	78.5%

Plan C - Nationwide Experience Exhibit

Calendar Year	Earned Premium	Incurred Claims	Loss Ratio
1992	0	0	0.00%
1993	1,557,311	1,725,159	110.8%
1994	1,978,379	1,917,515	96.9%
1995	2,339,504	2,241,639	95.8%
1996	2,885,378	2,637,952	91.4%
1997	4,569,602	3,807,011	83.3%
1998	6,418,031	5,555,648	86.6%
1999	8,392,624	7,563,338	90.1%
2000	10,208,730	9,065,871	88.8%
2001	11,846,449	9,817,019	82.9%
2002	10,098,849	7,908,760	78.3%
2003	11,075,248	8,310,759	75.0%
2004	12,122,534	9,315,571	76.8%
2005	13,051,115	9,841,181	75.4%
2006	12,846,882	10,138,889	78.9%
2007	12,909,833	10,272,675	79.6%
Thru 6/2008	6,484,222	5,539,887	85.4%
Total Plan	128,784,692	105,658,873	82.0%

Exhibit B
Transamerica Life Insurance Company
Formerly Life Investors Insurance Company
Historical Earned Premium and Incurred Claims
Standard Group Medicare Supplement

Plan D - Arkansas Experience Exhibit

Calendar Year	Earned Premium	Incurred Claims	Loss Ratio
1992	0	0	0.00%
1993	0	0	0.00%
1994	0	0	0.00%
1995	0	0	0.00%
1996	0	0	0.00%
1997	1,728	412	23.9%
1998	6,291	11,067	175.9%
1999	8,743	6,121	70.0%
2000	11,121	11,520	103.6%
2001	11,248	11,756	104.5%
2002	1,415	620	43.8%
2003	2,396	187	7.8%
2004	2,561	346	13.5%
2005	2,561	255	10.0%
2006	2,561	1,963	76.6%
2007	2,716	4,136	152.3%
Thru 6/2008	1,268	1,024	80.8%
Total Plan	54,609	49,407	90.5%

Plan D - Nationwide Experience Exhibit

Calendar Year	Earned Premium	Incurred Claims	Loss Ratio
1992	0	0	0.00%
1993	4,657	3,727	80.0%
1994	11,801	7,586	64.3%
1995	11,254	10,347	91.9%
1996	22,793	19,713	86.5%
1997	209,446	158,185	75.5%
1998	549,926	414,118	75.3%
1999	854,324	741,362	86.8%
2000	1,216,008	1,249,450	102.8%
2001	1,416,382	1,100,264	77.7%
2002	1,235,673	816,748	66.1%
2003	1,324,064	918,856	69.4%
2004	1,374,380	1,056,068	76.8%
2005	1,362,005	1,065,726	78.2%
2006	1,340,897	1,040,197	77.6%
2007	1,305,676	1,018,028	78.0%
Thru 6/2008	641,993	525,626	81.9%
Total Plan	12,881,277	10,146,001	78.8%

Exhibit B
Transamerica Life Insurance Company
Formerly Life Investors Insurance Company
Historical Earned Premium and Incurred Claims
Standard Group Medicare Supplement

Plan E - Arkansas Experience Exhibit

Calendar Year	Earned Premium	Incurred Claims	Loss Ratio
1992	0	0	0.00%
1993	0	0	0.00%
1994	1,362	111	8.1%
1995	3,089	2,265	73.3%
1996	8,514	4,259	50.0%
1997	10,550	12,645	119.9%
1998	8,098	11,413	140.9%
1999	8,192	7,651	93.4%
2000	9,483	2,623	27.7%
2001	7,388	3,791	51.3%
2002	13,118	4,630	35.3%
2003	9,878	924	9.4%
2004	10,057	6,235	62.0%
2005	10,563	965	9.1%
2006	9,853	6,121	62.1%
2007	3,675	3,415	92.9%
Thru 6/2008	2,814	4,606	163.7%
Total Plan	116,634	71,655	61.4%

Plan E - Nationwide Experience Exhibit

Calendar Year	Earned Premium	Incurred Claims	Loss Ratio
1992	876	16	1.8%
1993	212,029	116,866	55.1%
1994	582,828	318,663	54.7%
1995	956,078	652,723	68.3%
1996	1,419,590	797,379	56.2%
1997	1,422,990	1,064,974	74.8%
1998	1,427,062	1,001,322	70.2%
1999	1,435,208	1,026,916	71.6%
2000	1,466,658	1,081,925	73.8%
2001	1,792,237	1,091,717	60.9%
2002	1,835,637	1,034,786	56.4%
2003	1,895,352	1,029,799	54.3%
2004	1,920,334	1,167,694	60.8%
2005	1,894,445	1,154,169	60.9%
2006	1,816,286	1,226,204	67.5%
2007	1,762,174	1,188,863	67.5%
Thru 6/2008	898,055	588,832	65.6%
Total Plan	22,737,840	14,542,847	64.0%

Exhibit B
Transamerica Life Insurance Company
Formerly Life Investors Insurance Company
Historical Earned Premium and Incurred Claims
Standard Group Medicare Supplement

Plan F - Arkansas Experience Exhibit

Calendar Year	Earned Premium	Incurred Claims	Loss Ratio
1992	0	0	0.00%
1993	0	0	0.00%
1994	0	0	0.00%
1995	0	0	0.00%
1996	0	0	0.00%
1997	6,911	2,610	37.8%
1998	26,293	14,411	54.8%
1999	46,740	29,908	64.0%
2000	73,435	50,064	68.2%
2001	76,901	57,992	75.4%
2002	51,897	28,943	55.8%
2003	54,759	17,995	32.9%
2004	69,464	27,166	39.1%
2005	75,365	38,404	51.0%
2006	74,906	46,792	62.5%
2007	67,027	52,881	78.9%
Thru 6/2008	37,348	27,128	72.6%
Total Plan	661,047	394,293	59.6%

Plan F - Nationwide Experience Exhibit

Calendar Year	Earned Premium	Incurred Claims	Loss Ratio
1992	0	0	0.00%
1993	4,276	866	20.3%
1994	11,545	5,915	51.2%
1995	16,792	15,370	91.5%
1996	364,890	231,896	63.6%
1997	2,429,734	1,651,479	68.0%
1998	4,890,338	3,582,482	73.3%
1999	7,356,902	5,725,484	77.8%
2000	10,760,063	8,491,347	78.9%
2001	13,580,215	10,527,042	77.5%
2002	13,739,357	9,733,535	70.8%
2003	16,674,775	11,900,587	71.4%
2004	19,888,007	14,503,359	72.9%
2005	22,668,485	16,642,443	73.4%
2006	24,044,434	18,285,101	76.0%
2007	25,210,549	19,760,671	78.4%
Thru 6/2008	13,240,745	11,144,121	84.2%
Total Plan	174,881,106	132,201,697	75.6%

Exhibit B
Transamerica Life Insurance Company
Formerly Life Investors Insurance Company
Historical Earned Premium and Incurred Claims
Standard Group Medicare Supplement

Plan G - Arkansas Experience Exhibit

Calendar Year	Earned Premium	Incurred Claims	Loss Ratio
1992	0	0	0.00%
1993	0	0	0.00%
1994	0	0	0.00%
1995	0	0	0.00%
1996	666	1,017	152.7%
1997	0	46	0.00%
1998	3,920	511	13.0%
1999	5,465	3,108	56.9%
2000	7,666	12,654	165.1%
2001	6,092	8,663	142.2%
2002	7,916	3,289	41.6%
2003	7,079	2,321	32.8%
2004	8,215	2,044	24.9%
2005	6,961	2,576	37.0%
2006	5,224	519	9.9%
2007	5,692	84	1.5%
Thru 6/2008	2,844	1,189	41.8%
Total Plan	67,740	38,023	56.1%

Plan G - Nationwide Experience Exhibit

Calendar Year	Earned Premium	Incurred Claims	Loss Ratio
1992	0	0	0.00%
1993	3,300	511	15.5%
1994	13,822	4,855	35.1%
1995	8,138	4,643	57.1%
1996	23,946	17,706	73.9%
1997	117,852	73,878	62.7%
1998	267,887	176,639	65.9%
1999	434,474	330,684	76.1%
2000	663,616	503,914	75.9%
2001	869,336	624,233	71.8%
2002	913,502	798,558	87.4%
2003	1,047,926	700,340	66.8%
2004	1,165,688	861,760	73.9%
2005	1,225,669	965,077	78.7%
2006	1,258,376	959,161	76.2%
2007	1,249,453	937,228	75.0%
Thru 6/2008	612,612	451,742	73.7%
Total Plan	9,875,598	7,410,930	75.0%

Exhibit B
Transamerica Life Insurance Company
Formerly Life Investors Insurance Company
Historical Earned Premium and Incurred Claims
Standard Group Medicare Supplement

Plan H - Arkansas Experience Exhibit

Calendar Year	Earned Premium	Incurred Claims	Loss Ratio
1992	0	0	0.00%
1993	0	0	0.00%
1994	0	0	0.00%
1995	0	0	0.00%
1996	0	0	0.00%
1997	3,593	894	24.9%
1998	9,598	6,250	65.1%
1999	10,691	7,192	67.3%
2000	14,900	11,643	78.1%
2001	14,487	6,391	44.1%
2002	16,716	13,348	79.9%
2003	13,486	6,811	50.5%
2004	16,927	4,253	25.1%
2005	7,719	4,984	64.6%
2006	10,002	1,966	19.7%
2007	10,002	2,077	20.8%
Thru 6/2008	5,001	466	9.3%
Total Plan	133,123	66,277	49.8%

Plan H - Nationwide Experience Exhibit

Calendar Year	Earned Premium	Incurred Claims	Loss Ratio
1992	0	0	0.00%
1993	0	0	0.00%
1994	0	0	0.00%
1995	2,725	1,207	44.3%
1996	36,829	24,456	66.4%
1997	257,242	247,623	96.3%
1998	690,873	700,567	101.4%
1999	1,065,756	944,667	88.6%
2000	1,447,721	1,238,141	85.5%
2001	1,862,444	1,453,635	78.0%
2002	2,019,342	1,603,178	79.4%
2003	2,090,539	1,437,297	68.8%
2004	2,063,424	1,315,700	63.8%
2005	1,889,348	1,275,858	67.5%
2006	1,052,689	564,994	53.7%
2007	596,763	412,030	69.0%
Thru 6/2008	265,800	145,838	54.9%
Total Plan	15,341,492	11,365,191	74.1%

Exhibit B
Transamerica Life Insurance Company
Formerly Life Investors Insurance Company
Historical Earned Premium and Incurred Claims
Standard Group Medicare Supplement

Plan H ND - Arkansas Experience Exhibit

Calendar Year	Earned Premium	Incurred Claims	Loss Ratio
2006	0	0	0.00%
2007	0	0	0.00%
Thru 6/2008	0	0	0.00%
Total Plan	0	0	0.0%

Plan H ND - Nationwide Experience Exhibit

Calendar Year	Earned Premium	Incurred Claims	Loss Ratio
2006	254,722	184,472	72.4%
2007	401,954	245,374	61.0%
Thru 6/2008	208,543	108,022	51.8%
Total Plan	865,219	537,867	62.2%

Exhibit B
Transamerica Life Insurance Company
Formerly Life Investors Insurance Company
Historical Earned Premium and Incurred Claims
Standard Group Medicare Supplement

Plan I - Arkansas Experience Exhibit

Calendar Year	Earned Premium	Incurred Claims	Loss Ratio
1992	0	0	0.00%
1993	0	0	0.00%
1994	0	0	0.00%
1995	0	0	0.00%
1996	0	0	0.00%
1997	4,658	2,260	48.5%
1998	13,964	12,196	87.3%
1999	16,647	8,865	53.3%
2000	31,019	21,044	67.8%
2001	44,816	34,994	78.1%
2002	39,425	45,513	115.4%
2003	74,153	30,874	41.6%
2004	73,507	18,220	24.8%
2005	66,980	21,453	32.0%
2006	44,452	11,506	25.9%
2007	27,255	10,869	39.9%
Thru 6/2008	13,891	6,973	50.2%
Total Plan	450,767	224,766	49.9%

Plan I - Nationwide Experience Exhibit

Calendar Year	Earned Premium	Incurred Claims	Loss Ratio
1992	0	0	0.00%
1993	1,673	660	39.5%
1994	875	7	0.8%
1995	4,458	1,053	23.6%
1996	5,335	4,202	78.8%
1997	261,304	157,991	60.5%
1998	716,006	514,931	71.9%
1999	1,309,804	1,068,283	81.6%
2000	2,089,445	1,705,326	81.6%
2001	2,987,559	2,219,891	74.3%
2002	3,491,726	2,305,236	66.0%
2003	3,813,547	2,236,196	58.6%
2004	4,061,253	2,219,320	54.6%
2005	4,084,670	2,310,923	56.6%
2006	2,407,535	1,318,630	54.8%
2007	1,345,933	869,258	64.6%
Thru 6/2008	648,192	401,161	61.9%
Total Plan	27,229,313	17,333,069	63.7%

Exhibit B
Transamerica Life Insurance Company
Formerly Life Investors Insurance Company
Historical Earned Premium and Incurred Claims
Standard Group Medicare Supplement

Plan I ND - Arkansas Experience Exhibit

Calendar Year	Earned Premium	Incurred Claims	Loss Ratio
2006	11,763	3,379	28.7%
2007	14,902	2,429	16.3%
Thru 6/2008	7,589	1,240	16.3%
Total Plan	34,254	7,048	20.6%

Plan I ND - Nationwide Experience Exhibit

Calendar Year	Earned Premium	Incurred Claims	Loss Ratio
2006	758,626	476,748	62.8%
2007	1,192,840	712,690	59.7%
Thru 6/2008	616,413	402,963	65.4%
Total Plan	2,567,878	1,592,400	62.0%

Exhibit B
Transamerica Life Insurance Company
Formerly Life Investors Insurance Company
Historical Earned Premium and Incurred Claims
Standard Group Medicare Supplement

Plan J - Arkansas Experience Exhibit

Calendar Year	Earned Premium	Incurred Claims	Loss Ratio
1992	0	0	0.00%
1993	0	0	0.00%
1994	7,875	3,128	39.7%
1995	19,115	9,864	51.6%
1996	24,713	10,778	43.6%
1997	35,716	16,507	46.2%
1998	52,864	30,063	56.9%
1999	72,952	61,966	84.9%
2000	104,911	83,994	80.1%
2001	109,165	101,086	92.6%
2002	98,607	69,296	70.3%
2003	115,817	82,259	71.0%
2004	162,420	100,154	61.7%
2005	120,955	73,378	60.7%
2006	77,833	40,155	51.6%
2007	41,074	25,119	61.2%
Thru 6/2008	19,190	10,166	53.0%
Total Plan	1,063,207	717,913	67.5%

Plan J - Nationwide Experience Exhibit

Calendar Year	Earned Premium	Incurred Claims	Loss Ratio
1992	3,941	466	11.8%
1993	774,250	442,313	57.1%
1994	2,130,212	1,115,112	52.3%
1995	3,122,034	1,926,666	61.7%
1996	4,276,585	2,672,927	62.5%
1997	4,756,926	3,668,458	77.1%
1998	5,427,230	4,420,000	81.4%
1999	6,510,235	5,485,988	84.3%
2000	8,083,753	7,029,378	87.0%
2001	10,121,903	8,000,131	79.0%
2002	11,447,484	7,793,852	68.1%
2003	12,330,651	7,702,543	62.5%
2004	13,051,237	7,918,682	60.7%
2005	12,829,319	8,331,321	64.9%
2006	8,536,816	5,240,285	61.4%
2007	5,545,704	3,828,813	69.0%
Thru 6/2008	2,667,114	1,944,088	72.9%
Total Plan	111,615,394	77,521,022	69.5%

Exhibit B
Transamerica Life Insurance Company
Formerly Life Investors Insurance Company
Historical Earned Premium and Incurred Claims
Standard Group Medicare Supplement

Plan J ND - Arkansas Experience Exhibit

Calendar Year	Earned Premium	Incurred Claims	Loss Ratio
2006	10,349	5,583	54.0%
2007	30,504	15,484	50.8%
Thru 6/2008	15,997	11,017	68.9%
Total Plan	56,850	32,085	56.4%

Plan J ND - Nationwide Experience Exhibit

Calendar Year	Earned Premium	Incurred Claims	Loss Ratio
2006	1,737,500	1,232,355	70.9%
2007	3,033,520	1,917,753	63.2%
Thru 6/2008	1,659,241	1,196,606	72.1%
Total Plan	6,430,261	4,346,714	67.6%

Exhibit B
Transamerica Life Insurance Company
Formerly Life Investors Insurance Company
Historical Earned Premium and Incurred Claims
Standard Group Medicare Supplement

Total All Plans - Arkansas Experience Exhibit

Calendar Year	Earned Premium	Incurred Claims	Loss Ratio
1992	0	0	0.0%
1993	13,680	24,237	177.2%
1994	52,991	50,674	95.6%
1995	68,310	47,201	69.1%
1996	82,731	59,925	72.4%
1997	118,696	72,928	61.4%
1998	205,679	149,734	72.8%
1999	282,824	235,442	83.2%
2000	388,218	306,888	79.1%
2001	405,189	336,794	83.1%
2002	296,452	197,670	66.7%
2003	342,761	168,172	49.1%
2004	401,416	195,038	48.6%
2005	346,464	178,270	51.5%
2006	296,075	141,071	47.6%
2007	250,684	137,423	54.8%
Thru 6/2008	128,362	72,731	56.7%
Total	3,680,533	2,374,198	64.5%

Total All Plans - Nationwide Experience Exhibit

Calendar Year	Earned Premium	Incurred Claims	Loss Ratio
1992	5,196	482	9.3%
1993	2,884,507	2,611,839	90.5%
1994	5,247,603	3,775,055	71.9%
1995	7,084,588	5,335,393	75.3%
1996	9,846,381	6,931,235	70.4%
1997	15,212,467	11,648,434	76.6%
1998	22,001,253	17,756,938	80.7%
1999	29,523,197	24,523,416	83.1%
2000	38,535,130	32,436,335	84.2%
2001	47,368,031	36,891,335	77.9%
2002	47,133,481	33,571,522	71.2%
2003	52,768,155	35,892,397	68.0%
2004	58,333,030	40,291,231	69.1%
2005	61,771,970	43,906,977	71.1%
2006	58,657,984	43,117,403	73.5%
2007	57,098,654	43,047,220	75.4%
Thru 6/2008	29,213,345	23,382,190	80.0%
Total	542,684,971	405,119,401	74.7%

Nationwide Experience Projection
Transamerica Life Insurance Company
(Formerly: Life Investors
Group, Standardized Medicare Supplement
Plans A-G

Assumptions:	2009	2010	2011+
Requested Rate Increase:	7.00%	4.00%	2.00%
Aging Factor:	0.14%	0.14%	0.14%
Premium Trend Rate:	7.15%	4.15%	2.15%

Claims Trend Increase:	5.60%	4.00%	2.00%
Aging Factor:	2.00%	2.00%	2.00%
Claims Trend Factor:	7.71%	6.08%	4.04%

Current Rate Level Factors	2007	2008
CRL Premium Factor:	9.28%	5.96%

CRL Claims Trend Increase:	5.60%	0.00%
CRL Claims Adverse Selection:	0.00%	0.00%
(Total) CRL Claims Factor:	5.60%	0.00%

	2009	2010	2011+
Lapse Rate:	10.00%	10.00%	10.00%
Additional Lapse Due to Increase:	0.00%	0.00%	0.00%
Adverse Selection Due to Increase:	0.00%	0.00%	0.00%

Interest rate:	5.00%
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Past Experience			
Calendar Year	Earned Premium	Incurred Claims	Loss Ratio
1992	1,255	16	1.3%
1993	2,108,584	2,168,866	102.9%
1994	3,116,516	2,659,936	85.3%
1995	3,955,371	3,406,466	86.1%
1996	5,527,632	4,229,650	76.5%
1997	9,936,995	7,574,362	76.2%
1998	15,167,144	12,121,440	79.9%
1999	20,637,403	17,024,477	82.5%
2000	26,914,211	22,463,490	83.5%
2001	32,396,125	25,217,679	77.8%
2002	30,174,930	21,869,255	72.5%
2003	34,533,418	24,516,361	71.0%
2004	39,157,116	28,837,529	73.6%
2005	42,968,634	31,988,874	74.4%
2006	43,910,095	34,099,920	77.7%
2007	44,981,941	35,061,302	77.9%
2008	23,148,043	19,183,513	82.9%

2008 data through June.

Total	378,635,413	292,423,137	77.2%
Total w/interest	487,646,848	377,850,161	77.5%

Projected 7/1/2008-12/31/2008			
	23,001,381	18,887,803	82.1%

Experience restated at the current rate level (CRL)

2007	49,154,133	37,024,735	75.3%
2008	47,815,054	38,071,316	79.6%

For projecting the 2009 experience, a 50.0% weight is applied to the Year 2007, and a 50.0% weight is applied to the Year 2008.

Projected	Without Rate Increase		
Calendar Year	Earned Premium	Incurred Claims	Loss Ratio
2009	43,698,176	36,399,356	83.3%
2010	40,959,647	34,751,193	84.8%
2011	37,654,418	32,539,627	86.4%
2012	34,615,903	30,468,806	88.0%
2013	31,822,580	28,529,771	89.7%
2014	29,254,664	26,714,136	91.3%
2015	26,893,966	25,014,049	93.0%
2016	24,723,763	23,422,154	94.7%
2017	22,728,685	21,931,569	96.5%
2018	20,894,598	20,535,844	98.3%

Projection Totals

Nondiscounted	313,246,401	280,306,505	89.5%
Discounted	249,864,554	222,025,012	88.9%

Lifetime Totals

Nondiscounted	714,883,196	591,617,444	82.8%
Discounted	760,512,782	618,762,975	81.4%

With Rate Increase		
Earned Premium	Incurred Claims	Loss Ratio
45,751,392	36,399,356	79.6%
43,827,642	34,751,193	79.3%
40,290,980	32,539,627	80.8%
37,039,708	30,468,806	82.3%
34,050,797	28,529,771	83.8%
31,303,076	26,714,136	85.3%
28,777,081	25,014,049	86.9%
26,454,921	23,422,154	88.5%
24,320,147	21,931,569	90.2%
22,357,638	20,535,844	91.9%

334,173,383	280,306,505	83.9%
266,401,469	222,025,012	83.3%

735,810,178	591,617,444	80.4%
777,049,698	618,762,975	79.6%

Nationwide Experience Projection
Transamerica Life Insurance Company
(Formerly: Life Investors
Group, Standardized Medicare Supplement
Plans H-J

Assumptions:	2009	2010	2011+
Requested Rate Increase:	0.00%	4.00%	2.00%
Aging Factor:	0.67%	0.67%	0.67%
Premium Trend Rate:	0.67%	4.70%	2.69%

Claims Trend Increase:	6.00%	4.00%	2.00%
Aging Factor:	2.00%	2.00%	2.00%
Claims Trend Factor:	8.12%	6.08%	4.04%

Current Rate Level Factors	2007	2008
CRL Premium Factor:	1.31%	0.86%

CRL Claims Trend Increase:	6.00%	0.00%
CRL Claims Adverse Selection:	0.00%	0.00%
(Total) CRL Claims Factor:	6.00%	0.00%

	2009	2010	2011+
Lapse Rate:	10.00%	10.00%	10.00%
Additional Lapse Due to Increase:	0.00%	0.00%	0.00%
Adverse Selection Due to Increase:	0.00%	0.00%	0.00%

Interest rate:	5.00%
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Past Experience			
Calendar Year	Earned Premium	Incurred Claims	Loss Ratio
1992	3,941	466	11.8%
1993	775,923	442,973	57.1%
1994	2,131,087	1,115,118	52.3%
1995	3,129,217	1,928,926	61.6%
1996	4,318,749	2,701,585	62.6%
1997	5,275,471	4,074,072	77.2%
1998	6,834,109	5,635,498	82.5%
1999	8,885,795	7,498,938	84.4%
2000	11,620,919	9,972,845	85.8%
2001	14,971,906	11,673,656	78.0%
2002	16,958,551	11,702,266	69.0%
2003	18,234,737	11,376,036	62.4%
2004	19,175,914	11,453,701	59.7%
2005	18,803,336	11,918,102	63.4%
2006	14,747,888	9,017,483	61.1%
2007	12,116,713	7,985,918	65.9%
2008	6,065,302	4,198,678	69.2%

2008 data through June.

Total	164,049,558	112,696,264	68.7%
Total w/interest	217,795,385	151,005,743	69.3%

Projected 7/1/2008-12/31/2008			
	5,815,136	4,141,778	71.2%

Experience restated at the current rate level (CRL)			
2007	12,275,010	8,465,073	69.0%
2008	11,940,045	8,340,455	69.9%

For projecting the 2009 experience, a 50.0% weight is applied to the Year 2007, and a 50.0% weight is applied to the Year 2008.

Projected	Without Rate Increase		
Calendar Year	Earned Premium	Incurred Claims	Loss Ratio
2009	10,970,124	8,176,562	74.5%
2010	10,337,154	7,806,327	75.5%
2011	9,553,384	7,309,532	76.5%
2012	8,829,041	6,844,354	77.5%
2013	8,159,617	6,408,779	78.5%
2014	7,540,950	6,000,924	79.6%
2015	6,969,190	5,619,026	80.6%
2016	6,440,782	5,261,431	81.7%
2017	5,952,438	4,926,593	82.8%
2018	5,501,120	4,613,065	83.9%

Projection Totals			
Nondiscounted	80,253,800	62,966,593	78.5%
Discounted	63,886,986	49,874,542	78.1%

Lifetime Totals			
Nondiscounted	250,118,493	179,804,635	71.9%
Discounted	287,497,508	205,022,063	71.3%

With Rate Increase		
Earned Premium	Incurred Claims	Loss Ratio
10,970,124	8,176,562	74.5%
10,337,154	7,806,327	75.5%
9,553,384	7,309,532	76.5%
8,829,041	6,844,354	77.5%
8,159,617	6,408,779	78.5%
7,540,950	6,000,924	79.6%
6,969,190	5,619,026	80.6%
6,440,782	5,261,431	81.7%
5,952,438	4,926,593	82.8%
5,501,120	4,613,065	83.9%

80,253,800	62,966,593	78.5%
63,886,986	49,874,542	78.1%

250,118,493	179,804,635	71.9%
287,497,508	205,022,063	71.3%

Nationwide
Transamerica Life Insurance Company (Formerly: Life Investors)
Standardized Group Medicare Supplement
Actual to Expected Analysis

Plans A - G

Calendar Year	Issue Year	Earned Premium	Incurred Claims	Actual Loss Ratio	Expected Loss Ratio	Actual to Expected
1992	1992	0	16	0.0%	0.0%	0.0%
	AMA	1,255	0	0.0%	64.0%	0.0%
	Total	1,255	16	1.3%	64.0%	2.0%
1993	1992	241	4,622	1917.8%	68.0%	2820.4%
	1993	1,850,212	2,020,019	109.2%	68.3%	159.9%
	AMA	258,131	144,224	55.9%	64.3%	86.9%
	Total	2,108,584	2,168,866	102.9%	67.8%	151.7%
1994	1992	2,080	2,472	118.9%	75.0%	158.5%
	1993	2,005,963	1,879,141	93.7%	71.8%	130.4%
	1994	381,579	388,466	101.8%	67.9%	149.9%
	AMA	726,894	389,857	53.6%	66.5%	80.7%
	Total	3,116,516	2,659,936	85.3%	70.1%	121.7%
1995	1992	869	1,421	163.4%	79.0%	206.8%
	1993	1,900,402	1,771,435	93.2%	75.7%	123.2%
	1994	635,771	602,630	94.8%	71.7%	132.3%
	1995	243,255	234,069	96.2%	67.2%	143.3%
	AMA	1,175,073	796,912	67.8%	68.8%	98.6%
	Total	3,955,371	3,406,466	86.1%	72.5%	118.9%
1996	1992	0	0	0.0%	0.0%	0.0%
	1993	1,791,026	1,666,024	93.0%	77.0%	120.9%
	1994	544,462	507,410	93.2%	75.7%	123.2%
	1995	576,290	496,816	86.2%	70.2%	122.8%
	1996	610,622	493,016	80.7%	65.0%	124.3%
	AMA	2,005,232	1,066,384	53.2%	70.6%	75.3%
	Total	5,527,632	4,229,650	76.5%	72.5%	105.5%
1997	1992	28,940	36,811	127.2%	82.0%	155.1%
	1993	2,195,629	1,875,194	85.4%	78.8%	108.3%
	1994	895,147	650,357	72.7%	77.8%	93.4%
	1995	1,176,194	921,380	78.3%	75.2%	104.2%
	1996	2,458,565	1,855,684	75.5%	68.4%	110.3%
	1997	3,182,521	2,234,936	70.2%	64.2%	109.4%
	Total	9,936,995	7,574,362	76.2%	71.0%	107.3%
1998	1992	30,484	17,406	57.1%	84.0%	68.0%
	1993	2,131,907	2,016,638	94.6%	80.3%	117.8%
	1994	840,584	698,627	83.1%	79.1%	105.0%
	1995	1,122,315	932,005	83.0%	78.4%	105.9%
	1996	2,321,853	1,931,325	83.2%	75.1%	110.8%
	1997	5,422,145	4,199,145	77.4%	68.2%	113.6%
	1998	3,297,857	2,326,293	70.5%	64.2%	109.9%
	Total	15,167,144	12,121,440	79.9%	71.5%	111.8%
1999	1992	32,503	14,297	44.0%	87.0%	50.6%
	1993	2,027,846	2,034,200	100.3%	81.6%	122.9%
	1994	794,036	614,169	77.3%	80.7%	95.8%
	1995	1,065,008	805,254	75.6%	79.6%	95.0%
	1996	2,251,778	2,003,141	89.0%	78.8%	112.9%
	1997	5,297,135	4,493,983	84.8%	75.0%	113.1%
	1998	5,384,767	4,371,146	81.2%	68.2%	119.1%
	1999	3,784,330	2,688,289	71.0%	64.1%	110.8%
	Total	20,637,403	17,024,477	82.5%	72.8%	113.4%

Nationwide
Transamerica Life Insurance Company (Formerly: Life Investors)
Standardized Group Medicare Supplement
Actual to Expected Analysis

Plans A - G

Calendar Year	Issue Year	Earned Premium	Incurred Claims	Actual Loss Ratio	Expected Loss Ratio	Actual to Expected
2000	1992	33,166	16,041	48.4%	88.0%	55.0%
	1993	2,077,022	2,041,880	98.3%	83.1%	118.3%
	1994	821,459	614,459	74.8%	82.2%	91.0%
	1995	1,066,979	851,509	79.8%	81.4%	98.0%
	1996	2,365,882	2,108,253	89.1%	79.8%	111.6%
	1997	5,488,075	4,894,146	89.2%	78.9%	113.0%
	1998	5,642,937	4,612,017	81.7%	75.0%	108.9%
	1999	6,383,095	4,929,455	77.2%	68.1%	113.4%
	2000	3,035,596	2,395,729	78.9%	64.1%	123.1%
	Total	26,914,211	22,463,490	83.5%	74.5%	112.1%
2001	1992	26,775	25,022	93.5%	88.0%	106.2%
	1993	1,936,965	1,773,738	91.6%	84.2%	108.8%
	1994	832,384	632,129	75.9%	84.3%	90.0%
	1995	1,175,345	855,558	72.8%	83.3%	87.4%
	1996	2,420,764	1,940,974	80.2%	81.8%	98.0%
	1997	5,626,732	4,672,141	83.0%	79.9%	103.9%
	1998	5,470,182	4,290,232	78.4%	78.9%	99.4%
	1999	6,266,895	4,849,536	77.4%	75.0%	103.2%
	2000	5,086,262	3,772,270	74.2%	68.1%	108.9%
	2001	3,553,822	2,406,080	67.7%	64.9%	104.3%
	Total	32,396,125	25,217,679	77.8%	75.9%	102.5%
2002	1992	20,367	17,650	86.7%	88.0%	98.5%
	1993	878,722	691,443	78.7%	85.9%	91.6%
	1994	542,734	317,137	58.4%	86.7%	67.4%
	1995	958,895	664,704	69.3%	86.7%	80.0%
	1996	2,193,327	1,604,957	73.2%	83.9%	87.2%
	1997	4,794,896	3,577,993	74.6%	82.0%	91.0%
	1998	4,263,371	3,138,647	73.6%	80.0%	92.0%
	1999	4,991,524	3,854,320	77.2%	79.0%	97.8%
	2000	4,037,387	2,898,847	71.8%	75.0%	95.7%
	2001	4,611,734	3,440,373	74.6%	68.4%	109.0%
	2002	2,881,973	1,663,184	57.7%	64.8%	89.0%
	Total	30,174,930	21,869,255	72.5%	77.1%	94.1%
2003	1992	13,072	12,489	95.5%	88.0%	108.6%
	1993	734,762	525,907	71.6%	86.4%	82.8%
	1994	467,417	246,458	52.7%	87.3%	60.4%
	1995	935,749	611,093	65.3%	87.8%	74.4%
	1996	2,131,895	1,569,380	73.6%	86.9%	84.7%
	1997	4,714,445	3,538,648	75.1%	84.0%	89.4%
	1998	4,326,210	3,141,856	72.6%	82.0%	88.6%
	1999	5,029,099	3,501,172	69.6%	80.0%	87.0%
	2000	4,166,139	2,972,184	71.3%	79.0%	90.3%
	2001	4,907,442	3,542,035	72.2%	74.2%	97.2%
	2002	4,494,041	3,223,368	71.7%	68.5%	104.8%
	2003	2,613,147	1,631,770	62.4%	64.7%	96.6%
	Total	34,533,418	24,516,361	71.0%	78.1%	90.9%

Nationwide
Transamerica Life Insurance Company (Formerly: Life Investors)
Standardized Group Medicare Supplement
Actual to Expected Analysis

Plans A - G

Calendar Year	Issue Year	Earned Premium	Incurred Claims	Actual Loss Ratio	Expected Loss Ratio	Actual to Expected
2004	1992	13,943	25,426	182.4%	88.0%	207.2%
	1993	705,887	522,563	74.0%	86.6%	85.5%
	1994	456,629	237,609	52.0%	87.3%	59.6%
	1995	925,422	580,335	62.7%	87.8%	71.4%
	1996	2,099,578	1,623,659	77.3%	87.9%	87.9%
	1997	4,776,337	3,859,298	80.8%	87.0%	92.9%
	1998	4,381,661	3,365,479	76.8%	84.0%	91.5%
	1999	4,979,444	3,681,722	73.9%	82.0%	90.2%
	2000	4,218,623	2,960,859	70.2%	80.0%	87.7%
	2001	5,065,759	3,832,247	75.6%	77.7%	97.3%
	2002	4,724,287	3,428,490	72.6%	74.2%	97.8%
	2003	4,445,440	3,235,824	72.8%	68.4%	106.5%
	2004	2,364,106	1,484,019	62.8%	64.6%	97.2%
	Total	39,157,116	28,837,529	73.6%	79.1%	93.1%
2005	1992	26,680	18,335	68.7%	88.0%	78.1%
	1993	671,497	440,197	65.6%	86.7%	75.7%
	1994	446,148	240,697	54.0%	87.3%	61.8%
	1995	901,019	573,642	63.7%	87.8%	72.5%
	1996	2,068,645	1,673,758	80.9%	88.0%	92.0%
	1997	4,783,263	3,628,111	75.9%	88.0%	86.2%
	1998	4,413,126	3,318,685	75.2%	87.0%	86.5%
	1999	5,004,455	3,906,387	78.1%	84.0%	92.9%
	2000	4,297,369	3,313,443	77.1%	82.0%	94.0%
	2001	5,112,374	4,039,814	79.0%	79.1%	100.0%
	2002	4,812,677	3,556,009	73.9%	77.8%	95.0%
	2003	4,593,762	3,370,058	73.4%	74.4%	98.6%
	2004	3,898,452	2,695,724	69.1%	68.3%	101.2%
	2005	1,939,166	1,214,014	62.6%	64.6%	96.8%
	Total	42,968,634	31,988,874	74.4%	80.3%	92.7%
2006	1992	25,554	27,619	108.1%	88.0%	122.8%
	1993	600,906	431,191	71.8%	86.7%	82.7%
	1994	416,513	245,678	59.0%	87.5%	67.4%
	1995	845,430	619,425	73.3%	87.9%	83.4%
	1996	1,883,395	1,550,338	82.3%	88.0%	93.6%
	1997	4,575,620	3,836,220	83.8%	88.0%	95.3%
	1998	4,221,651	3,449,459	81.7%	88.0%	92.9%
	1999	4,878,026	3,861,519	79.2%	87.0%	91.0%
	2000	4,172,896	3,114,732	74.6%	84.0%	88.9%
	2001	4,911,841	4,100,069	83.5%	81.1%	103.0%
	2002	4,690,577	3,712,821	79.2%	79.1%	100.1%
	2003	4,424,812	3,469,929	78.4%	78.0%	100.5%
	2004	3,773,061	2,660,646	70.5%	74.5%	94.7%
	2005	3,244,009	2,223,834	68.6%	68.3%	100.3%
	2006	1,245,804	796,440	63.9%	64.8%	98.7%
	Total	43,910,095	34,099,920	77.7%	81.5%	95.3%

Nationwide
Transamerica Life Insurance Company (Formerly: Life Investors)
Standardized Group Medicare Supplement
Actual to Expected Analysis

Plans A - G

Calendar Year	Issue Year	Earned Premium	Incurred Claims	Actual Loss Ratio	Expected Loss Ratio	Actual to Expected
2007	1992	23,954	24,161	100.9%	88.0%	114.6%
	1993	563,967	437,049	77.5%	86.9%	89.2%
	1994	393,877	244,895	62.2%	87.4%	71.1%
	1995	811,370	567,704	70.0%	87.9%	79.6%
	1996	1,824,287	1,337,238	73.3%	88.0%	83.3%
	1997	4,447,796	3,787,604	85.2%	88.0%	96.8%
	1998	4,104,484	3,484,301	84.9%	88.0%	96.5%
	1999	4,756,112	3,779,468	79.5%	88.0%	90.3%
	2000	4,112,962	3,268,764	79.5%	87.0%	91.4%
	2001	4,826,596	3,782,713	78.4%	83.1%	94.3%
	2002	4,606,588	3,643,527	79.1%	81.1%	97.5%
	2003	4,349,744	3,659,999	84.1%	79.3%	106.1%
	2004	3,772,922	2,846,721	75.5%	78.1%	96.5%
	2005	3,163,808	2,379,937	75.2%	74.4%	101.0%
	2006	2,081,235	1,252,418	60.2%	68.4%	88.0%
	2007	1,142,237	564,804	49.4%	64.8%	76.4%
	Total	44,981,941	35,061,302	77.9%	82.5%	94.5%
Through 6/30/2008	1992	11,960	12,488	104.4%	88.0%	118.7%
	1993	285,891	194,571	68.1%	86.9%	78.3%
	1994	196,012	99,699	50.9%	87.5%	58.1%
	1995	421,391	319,007	75.7%	87.9%	86.1%
	1996	917,718	704,174	76.7%	88.0%	87.2%
	1997	2,194,830	1,925,470	87.7%	88.0%	99.7%
	1998	2,033,781	1,795,787	88.3%	88.0%	100.4%
	1999	2,339,052	2,110,257	90.2%	88.0%	102.5%
	2000	2,017,404	1,729,693	85.7%	88.0%	97.4%
	2001	2,392,675	2,079,545	86.9%	85.8%	101.3%
	2002	2,274,303	1,906,506	83.8%	83.1%	100.9%
	2003	2,169,728	1,911,833	88.1%	81.3%	108.4%
	2004	1,889,007	1,571,139	83.2%	79.4%	104.8%
	2005	1,570,367	1,217,304	77.5%	78.1%	99.2%
	2006	1,026,359	738,506	72.0%	74.3%	96.8%
	2007	983,650	565,996	57.5%	68.4%	84.1%
	2008	423,915	301,538	71.1%	64.6%	110.1%
	Total	23,148,043	19,183,513	82.9%	83.4%	99.4%
Plan Total		378,635,413	292,423,137	77.2%	78.2%	98.8%

Note: Experience by Issue Year is not available on the AMA business prior to the assumption in 1997.

Nationwide
Transamerica Life Insurance Company (Formerly: Life Investors)
Standardized Group Medicare Supplement
Actual to Expected Analysis

Plans H - J

Calendar Year	Issue Year	Earned Premium	Incurred Claims	Actual Loss Ratio	Expected Loss Ratio	Actual to Expected
1992	1992	0	0	0.0%	0.0%	0.0%
	AMA	3,941	466	11.8%	64.0%	18.5%
	Total	3,941	466	11.8%	64.0%	18.5%
1993	1992	0	0	0.0%	0.0%	0.0%
	1993	2,800	681	24.3%	64.0%	38.0%
	AMA	773,123	442,292	57.2%	64.3%	89.0%
	Total	775,923	442,973	57.1%	64.3%	88.8%
1994	1992	0	0	0.0%	0.0%	0.0%
	1993	1,595	124	7.8%	68.0%	11.4%
	1994	875	7	0.8%	64.0%	1.2%
	AMA	2,128,617	1,114,988	52.4%	66.7%	78.5%
	Total	2,131,087	1,115,118	52.3%	66.7%	78.5%
1995	1992	0	0	0.0%	0.0%	0.0%
	1993	0	0	0.0%	0.0%	0.0%
	1994	3,696	1,041	28.2%	68.0%	41.4%
	1995	4,045	1,652	40.8%	64.0%	63.8%
	AMA	3,121,476	1,926,234	61.7%	70.0%	88.2%
	Total	3,129,217	1,928,926	61.6%	70.0%	88.1%
1996	1992	0	0	0.0%	0.0%	0.0%
	1993	0	0	0.0%	0.0%	0.0%
	1994	0	0	0.0%	0.0%	0.0%
	1995	12,042	7,167	59.5%	68.0%	87.5%
	1996	37,159	28,545	76.8%	64.0%	120.0%
	AMA	4,269,548	2,665,873	62.4%	72.1%	86.6%
	Total	4,318,749	2,701,585	62.6%	72.0%	86.9%
1997	1992	103,945	64,139	61.7%	82.0%	75.2%
	1993	1,335,910	997,242	74.6%	80.0%	93.3%
	1994	971,546	756,612	77.9%	79.0%	98.6%
	1995	938,511	748,228	79.7%	75.0%	106.3%
	1996	1,229,259	1,015,914	82.6%	68.0%	121.5%
	1997	696,300	491,938	70.7%	64.0%	110.4%
	Total	5,275,471	4,074,072	77.2%	74.1%	104.3%
1998	1992	106,925	78,128	73.1%	84.0%	87.0%
	1993	1,305,891	954,566	73.1%	82.0%	89.1%
	1994	914,780	707,384	77.3%	80.0%	96.7%
	1995	895,136	665,912	74.4%	79.0%	94.2%
	1996	1,138,596	1,059,605	93.1%	75.0%	124.1%
	1997	1,335,538	1,264,858	94.7%	68.0%	139.3%
	1998	1,137,244	905,045	79.6%	64.0%	124.3%
	Total	6,834,109	5,635,498	82.5%	74.5%	110.7%
1999	1992	101,364	77,830	76.8%	87.0%	88.3%
	1993	1,299,174	1,008,096	77.6%	84.0%	92.4%
	1994	898,169	786,153	87.5%	82.0%	106.7%
	1995	887,249	710,231	80.0%	80.0%	100.1%
	1996	1,104,220	1,104,447	100.0%	79.0%	126.6%
	1997	1,274,879	1,122,732	88.1%	75.0%	117.4%
	1998	1,944,269	1,599,680	82.3%	68.0%	121.0%
	1999	1,376,470	1,089,768	79.2%	64.0%	123.7%
	Total	8,885,795	7,498,938	84.4%	74.9%	112.6%

Nationwide
Transamerica Life Insurance Company (Formerly: Life Investors)
Standardized Group Medicare Supplement
Actual to Expected Analysis

Plans H - J

Calendar Year	Issue Year	Earned Premium	Incurred Claims	Actual Loss Ratio	Expected Loss Ratio	Actual to Expected
2000	1992	151,401	84,309	55.7%	88.0%	63.3%
	1993	1,368,785	1,120,953	81.9%	87.0%	94.1%
	1994	979,124	849,543	86.8%	84.0%	103.3%
	1995	936,693	796,334	85.0%	82.0%	103.7%
	1996	1,146,053	1,184,533	103.4%	80.0%	129.2%
	1997	1,351,064	1,221,671	90.4%	79.0%	114.5%
	1998	2,001,976	1,642,929	82.1%	75.0%	109.4%
	1999	2,431,226	2,109,238	86.8%	68.0%	127.6%
	2000	1,254,596	963,335	76.8%	64.0%	120.0%
	Total	11,620,919	9,972,845	85.8%	76.2%	112.6%
2001	1992	136,884	79,276	57.9%	88.0%	65.8%
	1993	1,584,261	1,144,689	72.3%	88.0%	82.1%
	1994	1,220,138	821,626	67.3%	87.0%	77.4%
	1995	1,123,452	844,401	75.2%	84.0%	89.5%
	1996	1,344,435	1,216,251	90.5%	82.0%	110.3%
	1997	1,457,584	1,162,527	79.8%	80.0%	99.7%
	1998	2,175,030	1,646,452	75.7%	79.0%	95.8%
	1999	2,719,343	2,058,477	75.7%	75.0%	100.9%
	2000	2,097,359	1,634,178	77.9%	68.0%	114.6%
	2001	1,113,420	1,065,779	95.7%	64.3%	148.8%
	Total	14,971,906	11,673,656	78.0%	78.1%	99.9%
2002	1992	126,832	78,738	62.1%	88.0%	70.5%
	1993	1,636,062	1,070,384	65.4%	88.0%	74.3%
	1994	1,280,591	851,651	66.5%	88.0%	75.6%
	1995	1,294,284	803,847	62.1%	87.0%	71.4%
	1996	1,634,658	1,197,926	73.3%	84.0%	87.2%
	1997	1,502,881	1,091,527	72.6%	82.0%	88.6%
	1998	2,201,453	1,565,276	71.1%	80.0%	88.9%
	1999	2,756,053	1,853,705	67.3%	79.0%	85.1%
	2000	2,046,134	1,438,115	70.3%	75.0%	93.7%
	2001	1,767,345	1,276,266	72.2%	68.2%	105.9%
	2002	712,257	474,833	66.7%	64.4%	103.5%
	Total	16,958,551	11,702,266	69.0%	79.9%	86.4%
2003	1992	94,159	65,769	69.8%	88.0%	79.4%
	1993	1,829,329	1,094,561	59.8%	88.0%	68.0%
	1994	1,280,317	813,595	63.5%	88.0%	72.2%
	1995	1,277,980	848,870	66.4%	88.0%	75.5%
	1996	1,786,745	1,045,238	58.5%	87.0%	67.2%
	1997	1,517,241	1,028,424	67.8%	84.0%	80.7%
	1998	2,256,367	1,239,575	54.9%	82.0%	67.0%
	1999	2,686,209	1,804,239	67.2%	80.0%	84.0%
	2000	2,039,310	1,179,335	57.8%	79.0%	73.2%
	2001	1,785,540	1,213,203	67.9%	74.7%	90.9%
	2002	1,093,212	724,954	66.3%	68.2%	97.3%
	2003	588,329	318,272	54.1%	64.3%	84.1%
	Total	18,234,737	11,376,036	62.4%	81.4%	76.7%

Nationwide
Transamerica Life Insurance Company (Formerly: Life Investors)
Standardized Group Medicare Supplement
Actual to Expected Analysis

Plans H - J

Calendar Year	Issue Year	Earned Premium	Incurred Claims	Actual Loss Ratio	Expected Loss Ratio	Actual to Expected
2004	1992	99,241	53,425	53.8%	88.0%	61.2%
	1993	1,909,046	1,081,012	56.6%	88.0%	64.3%
	1994	1,360,996	805,417	59.2%	88.0%	67.2%
	1995	1,383,047	848,178	61.3%	88.0%	69.7%
	1996	1,734,906	985,266	56.8%	88.0%	64.5%
	1997	1,518,100	934,287	61.5%	87.0%	70.7%
	1998	2,203,254	1,194,905	54.2%	84.0%	64.6%
	1999	2,651,683	1,597,074	60.2%	82.0%	73.4%
	2000	2,057,105	1,222,706	59.4%	80.0%	74.3%
	2001	1,742,818	1,160,153	66.6%	78.6%	84.7%
	2002	1,124,194	665,296	59.2%	74.7%	79.2%
	2003	917,876	616,996	67.2%	68.2%	98.5%
	2004	473,645	288,986	61.0%	64.3%	94.9%
	Total	19,175,914	11,453,701	59.7%	82.6%	72.3%
2005	1992	159,296	67,956	42.7%	88.0%	48.5%
	1993	1,861,605	1,067,517	57.3%	88.0%	65.2%
	1994	1,355,899	768,554	56.7%	88.0%	64.4%
	1995	1,367,267	846,197	61.9%	88.0%	70.3%
	1996	1,661,336	1,059,860	63.8%	88.0%	72.5%
	1997	1,400,027	921,937	65.9%	88.0%	74.8%
	1998	2,009,069	1,261,925	62.8%	87.0%	72.2%
	1999	2,473,473	1,593,006	64.4%	84.0%	76.7%
	2000	1,882,898	1,222,497	64.9%	82.0%	79.2%
	2001	1,635,903	1,033,712	63.2%	79.8%	79.2%
	2002	1,035,990	690,686	66.7%	78.5%	84.9%
	2003	952,938	597,752	62.7%	74.6%	84.0%
	2004	637,185	579,014	90.9%	68.1%	133.4%
	2005	370,451	207,490	56.0%	64.4%	87.0%
	Total	18,803,336	11,918,102	63.4%	83.7%	75.7%
2006	1992	123,844	49,284	39.8%	88.0%	45.2%
	1993	1,538,373	895,575	58.2%	88.0%	66.2%
	1994	1,161,147	691,175	59.5%	88.0%	67.6%
	1995	1,113,030	713,161	64.1%	88.0%	72.8%
	1996	1,320,060	833,436	63.1%	88.0%	71.7%
	1997	1,014,522	707,170	69.7%	88.0%	79.2%
	1998	1,443,624	813,882	56.4%	88.0%	64.1%
	1999	1,780,236	1,073,737	60.3%	87.0%	69.3%
	2000	1,377,728	929,773	67.5%	84.0%	80.3%
	2001	1,157,742	782,718	67.6%	81.7%	82.7%
	2002	739,542	425,555	57.5%	79.6%	72.3%
	2003	694,649	377,881	54.4%	78.3%	69.5%
	2004	544,159	335,383	61.6%	74.9%	82.3%
	2005	657,710	348,485	53.0%	68.2%	77.7%
	2006	81,522	40,269	49.4%	64.2%	77.0%
	Total	14,747,888	9,017,483	61.1%	84.6%	72.2%

Nationwide
Transamerica Life Insurance Company (Formerly: Life Investors)
Standardized Group Medicare Supplement
Actual to Expected Analysis

Plans H - J

Calendar Year	Issue Year	Earned Premium	Incurred Claims	Actual Loss Ratio	Expected Loss Ratio	Actual to Expected
2007	1992	91,407	49,398	54.0%	88.0%	61.4%
	1993	1,262,941	785,837	62.2%	88.0%	70.7%
	1994	981,074	582,606	59.4%	88.0%	67.5%
	1995	894,174	535,662	59.9%	88.0%	68.1%
	1996	1,111,909	746,027	67.1%	88.0%	76.2%
	1997	832,746	614,114	73.7%	88.0%	83.8%
	1998	1,145,805	747,702	65.3%	88.0%	74.2%
	1999	1,407,429	934,491	66.4%	88.0%	75.5%
	2000	1,042,523	757,933	72.7%	87.0%	83.6%
	2001	972,211	616,463	63.4%	83.7%	75.7%
	2002	598,350	386,142	64.5%	81.6%	79.1%
	2003	603,583	334,842	55.5%	79.6%	69.7%
	2004	450,047	368,126	81.8%	78.9%	103.7%
	2005	464,080	337,613	72.7%	74.8%	97.2%
	2006	115,737	88,670	76.6%	68.3%	112.2%
	2007	142,696	100,292	70.3%	65.7%	107.1%
	2008	0	0	0.0%	0.0%	0.0%
	Total	12,116,713	7,985,918	65.9%	85.5%	77.0%
Through 6/30/2008	1992	45,627	19,917	43.7%	88.0%	49.6%
	1993	609,242	354,661	58.2%	88.0%	66.2%
	1994	481,233	293,319	61.0%	88.0%	69.3%
	1995	432,042	272,105	63.0%	88.0%	71.6%
	1996	539,989	348,894	64.6%	88.0%	73.4%
	1997	389,024	290,832	74.8%	88.0%	85.0%
	1998	559,902	407,327	72.7%	88.0%	82.7%
	1999	721,854	537,621	74.5%	88.0%	84.6%
	2000	524,523	402,551	76.7%	88.0%	87.2%
	2001	471,931	309,600	65.6%	86.6%	75.7%
	2002	280,261	224,800	80.2%	83.6%	95.9%
	2003	287,827	192,576	66.9%	81.6%	82.0%
	2004	215,107	201,625	93.7%	79.9%	117.3%
	2005	228,347	170,663	74.7%	78.7%	95.0%
	2006	54,988	39,663	72.1%	74.5%	96.9%
	2007	156,648	75,538	48.2%	68.9%	70.0%
	2008	66,756	56,987	85.4%	66.2%	129.0%
	Total	6,065,302	4,198,678	69.2%	85.9%	80.6%
Plan Total		164,049,558	112,696,264	68.7%	80.1%	85.7%

Note: Experience by Issue Year is not available on the AMA business prior to the assumption in 1997.

Life, Accident & Health, Annuity, Credit Transmittal Document

1.	Prepared for the State of	Arkansas					
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2.	Department Use Only						
	State Tracking ID						

3.	Insurer Name & Address	Domicile	Insurer License Type	NAIC Group #	NAIC #	FEIN #	State #
	Transamerica Life Insurance Company Formerly Life Investors Insurance Company 520 Park Avenue Baltimore, MD 21201-4500	Iowa	Accident & Health	468	86231	39-0989781	

4.	Contact Name & Address	Telephone #	Fax #	E-mail Address
	Teri Schaffer Actuarial Administrative Supervisor 520 Park Avenue Baltimore, MD 21201-4500	800-233-4624 ext. 5236	410-209-5904	msapprovals@aegonusa.com

5.	Requested Filing Mode	<input checked="" type="checkbox"/> Review & Approval <input type="checkbox"/> File & Use <input type="checkbox"/> Informational <input type="checkbox"/> Combination (please explain): _____ <input type="checkbox"/> Other (please explain): _____		
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6.	Company Tracking Number	1266 & 1433
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7.	<input checked="" type="checkbox"/> New Submission <input type="checkbox"/> Resubmission Previous file # _____
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8.	Market	<input type="checkbox"/> Individual <input type="checkbox"/> Franchise <input type="checkbox"/> Small [X] Large <input type="checkbox"/> Small and Large <input type="checkbox"/> Employer <input checked="" type="checkbox"/> Association <input type="checkbox"/> Blanket <input type="checkbox"/> Discretionary <input type="checkbox"/> Trust <input type="checkbox"/> Other: _____	
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9.	Type of Insurance	MS05G Group Medicare Supplement - Standard Plans
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10.	Product Coding Matrix Filing Code	<u>MS05G</u>
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11.	Submitted Documents	<div style="border: 1px solid black; padding: 5px;"> <p><u>FORMS</u></p> <div style="display: flex; justify-content: space-between;"> <div> <input type="checkbox"/> Policy <input type="checkbox"/> Application/Enrollment <input type="checkbox"/> Schedule of Benefits </div> <div> <input type="checkbox"/> Outline of Coverage <input type="checkbox"/> Rider/Endorsement <input type="checkbox"/> Other </div> <div> <input type="checkbox"/> Certificate <input type="checkbox"/> Advertising </div> </div> <p><u>Rates</u></p> <input type="checkbox"/> New Rate <input checked="" type="checkbox"/> Revised Rate </div> <div style="border: 1px solid black; padding: 5px; margin-top: 5px;"> <p><input type="checkbox"/> FILING OTHER THAN FORM OR RATE: Please explain: _____</p> <p><u>SUPPORTING DOCUMENTATION</u></p> <div style="display: flex; justify-content: space-between;"> <div> <input type="checkbox"/> Articles of Incorporation <input type="checkbox"/> Association Bylaws <input type="checkbox"/> Statement of Variability <input checked="" type="checkbox"/> Actuarial Memorandum <input type="checkbox"/> Other: _____ </div> <div> <input type="checkbox"/> Third Party Authorization <input type="checkbox"/> Trust Agreements <input type="checkbox"/> Certifications </div> </div> </div>		
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12.	Filing Submission Date	December 5, 2008
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13.	Filing Fee (If required)	Amount	\$ 50.00	Check Date										
		Retaliatory	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	Check Number										
14.	Date of Domiciliary Approval	The rates for this policy form in our domiciliary state of Iowa are pending												
15.	Filing Description:													
	<p>2008 Annual Rate Filing for Standard Mass Marketed Medicare Supplement Policies: Transamerica Life Insurance Company Formerly Life Investors Insurance Company</p> <p><u>POLICY FORM #(s):</u></p> <p>833-0115-7/92-AR (Plan C) MS4100GPL-A MS4100GPL-B MS4100GPL-C MS4100GPL-D MS4100GPL-E MS4100GPL-F MS4100GPL-G MS4100GPL-H MS4100GPL-I MS4100GPL-J</p>													
16.	Certification (If required)													
I HEREBY CERTIFY that I have reviewed the applicable filing requirements for this filing, and the filing complies with all applicable statutory and regulatory provisions for the state of <u>Arkansas</u> .														
Print Name: Stephen Baloga, A.S.A., M.A.A.A. Title: Assistant Vice President and Actuary														
Signature:  Date: December 5, 2008														

18.	Rate Filing Attachment			
This filing transmittal is part of company tracking number			1266 & 1433	
This filing corresponds to form filing company tracking number				
Overall percentage rate impact for this filing			3.8%	
	Document Name	Affected Form Numbers		Previous State Filing Number
	Description			
01	Actuarial Memorandum Memorandum, rates, state & nationwide experience, loss ratio projections, actual to expected analysis	MS4100GPL-A Thru MS4100GPL-J 833-0115-7/92-AR	<input type="checkbox"/> New <input checked="" type="checkbox"/> Revised Request + <u>0.0%</u> - <u>7.0%</u> <input type="checkbox"/> Other _____	
02	Life, Accident & Health Transmittal Document Pages 1 thru 3	MS4100GPL-A Thru MS4100GPL-J 833-0115-7/92-AR	<input type="checkbox"/> New <input checked="" type="checkbox"/> Revised Request + <u>0.0%</u> - <u>7.0%</u> <input type="checkbox"/> Other _____	
03			<input type="checkbox"/> New <input type="checkbox"/> Revised Request + ____ % - ____ % <input type="checkbox"/> Other _____	
04			<input type="checkbox"/> New <input type="checkbox"/> Revised Request + ____ % - ____ % <input type="checkbox"/> Other _____	
05			<input type="checkbox"/> New <input type="checkbox"/> Revised Request + ____ % - ____ % <input type="checkbox"/> Other _____	
06			<input type="checkbox"/> New <input type="checkbox"/> Revised Request + ____ % - ____ % <input type="checkbox"/> Other _____	
07			<input type="checkbox"/> New <input type="checkbox"/> Revised Request + ____ % - ____ % <input type="checkbox"/> Other _____	
08			<input type="checkbox"/> New <input type="checkbox"/> Revised Request + ____ % - ____ % <input type="checkbox"/> Other _____	
09			<input type="checkbox"/> New <input type="checkbox"/> Revised Request + ____ % - ____ % <input type="checkbox"/> Other _____	